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ABSTRACT

The diverse effects of racial discrimination in urban housing markets are discussed in this paper. It also outlines a number of programs and policies that would ameliorate these effects in the short run and would help eradicate racial discrimination and segregation in the long run. The paper's emphasis reflects the opinion that housing market discrimination is the linch pin that holds together the web discriminatory practices that limit the opportunities and achievement of black Americans. The paper begins with a review of the findings of economists and other social scientists on the extent of racial segregation, on its causes, and on its impact on the welfare of black and white Americans. The survey reveals that housing market discrimination imposes more numerous and larger costs on black Americans than is popularly understood and strongly supports the conclusion that the commitment to equal opportunity in housing ought to be reviewed. The second half of the paper considers a number of policies that would ameliorate the effects of racial discrimination in urban housing markets and foster its eventual eradication. In conclusion, it is noted that at the same time that there are encouraging signs that the barriers to blacks seeking housing outside the ghetto are somewhat less, many black leaders and intellectuals appear to have lost their zest for integration as a goal. (Author/AM)

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Racial Discrimination in Urban Housing Markets and Goals for Public Policy

by John F. Kain

UD 016 203

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Racial Discrimination in Urban Housing Markets and Goals for Public Policy

Introduction

This paper discusses the adverse effects of racial discrimination in urban housing markets and outlines a number of programs and policies that would ameliorate these effects in the short run and would help eradicate racial discrimination and segregation in the long run. The paper's emphasis reflects my assessment that housing market discrimination is the linch pin that holds together the web of discriminatory practices that limit the opportunities and achievements of black Americans.

Black Americans must accept a share of the responsibility for the recent lack of progress in reducing segregated living patterns and in eliminating discriminatory practices in urban housing markets. During the 1950's there was nearly universal agreement among black leaders about the desirability, indeed the necessity, of achieving racial integration in housing and indeed in all facets of American life. Then in the 1960's a black separatist ethos began to assert itself, which, in varying degrees, rejected integration into the wider society as a goal, and proposed social and economic separatism and the economic development of the ghetto as an alternative.

To a substantial extent, the rejection of integration as a goal resulted from the disillusionment of many black leaders who, dissatisfied with what they perceived as a lack of progress and embittered by what they viewed as broken promises, concluded that there must be a better way. Thus, many

black leaders and intellectuals turned away from, or at minimum became uncertain about, integration, and particularly, residential integration, as a goal. Without the moral backing of black leaders many white proponents of integration wavered as well, and their places were filled by white advocates of black economic development and black power. Throughout the ensuing debate I have remained convinced that elimination of housing market discrimination, and the realization of circumstances where blacks may, if they wish, leave the ghetto is the best, and perhaps the only, way in which black Americans can hope to achieve economic and social equality with white Americans.

Blacks have made larger gains in the job market. This greater progress in part reflects less opposition by the white majority to equal employment opportunity, but it also reflects the lesser conflict between equal employment policies and the black power, black nationalist, and ghetto economic development rhetoric. Equal opportunity in housing, the suburbanization of the black population, destruction of the ghetto, or integration in housing, in contrast, collided head on with black power, black nationalism, and the separatist ideologies.

Central to all of these concepts is the idea of turf. The black ghettos of our largest cities became something to be protected. Efforts to provide black households with the opportunity to purchase or rent housing in the wider metro-

politan housing market were seen by many black and white proponents of black power and ghetto economic development as devisive efforts to weaken the economic, political, and moral strength of the black population.

In parallel with, and in response to, the political ideology of black power and black separatism, economic analyses emerged that depicted the ghetto as a suppressed colony and attempted to apply the analytical techniques borrowed from development economics to the problem of the ghetto. It was natural then to propose economic development of the ghetto as a means to improve the economic circumstances of the black population, especially since this approach was perceived as generally supportive of the black power orientation.

At least two rather different kinds of rationale were used to justify black economic development programs. The first supported black power and black economic development as an interim or temporary strategy to be pursued until black Americans achieved economic parity with whites. Only after the economic basis of social discrimination had been eliminated, it was alleged, would blacks and whites be able to participate as equals in a pluralistic society. It was understood that it might take decades for blacks to achieve economic equality through ghetto economic development, but many argued that true equality could be achieved only in this way. The second group of advocates perceived ghetto economic development in different terms. Rather than something that would wither away,

they argued in favor of the development of distinct and separate economic and political institutions in the long run.

The objective of this paper is not primarily to evaluate black power or ghetto economic development proposals. My views on the question are contained in a paper by Joe Persky and me and a number of other authors have dissected the colonial analogy [Kain and Persky]. In particular, recent issues of The Review of Black Political Economy present a well-rounded and exceedingly useful collection of papers that both argue the case for economic development, and, in my opinion, demonstrate the pitfalls of too much emphasis on this approach [Labrie, Sowell and Harris].

This paper begins with a review of the findings of economists and other social scientists on the extent of racial segregation, on its causes, and on its impact on the welfare of black and white Americans. This survey reveals that housing market discrimination imposes more numerous and larger costs on black Americans than is popularly understood and strongly supports the conclusion that we should renew our commitment to equal opportunity in housing and make increased efforts to obtain for black Americans the same access to metropolitan housing markets as white Americans. The second half of the paper considers a number of policies that would ameliorate the effects of racial discrimination in urban housing markets and foster its eventual eradication.

The Extent of Segregation

Any discussion of the effects of racial discrimination on the behavior of urban housing markets and the welfare of black Americans should begin with a clear understanding of the extent and nature of residential segregation prevalent today in American cities. This proposition may seem self-evident, but experience has proven the undesirability of proceeding without a clear statement of the available evidence.

An important aspect of housing market segregation is the token representation of Negroes in suburban areas. Black Americans have not participated in the rapid post-war suburbanization of the population. Unfortunately, there is more than a germ of truth to the characterization of an increasingly black central city being stranged by a noose of white suburbs.* In 1970 the 216 metropolitan areas of the United States were 12 percent Negro. However, 21 percent of central city

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* Much has been made recently of data from the current population surveys which suggest that suburban black populations may have grown more rapidly in the past few years. These data should be regarded with considerable caution, however, since small sample sizes do not permit any meaningful evaluation of these aggregate changes. For example, it is not possible from these statistics to determine whether the aggregate increases in black suburban populations are occuring in all SMSA's, are limited to a few SMSA's, or particular sections of the country, or whether they take the form of a dispersed (integrated) pattern of settlement, an acceleration in the growth of small suburban ghettos, or simply the spilling over of central city ghettos into the suburban ring. It should be clearly understood that the implications of these aggregate changes cannot be determined without more information about the nature of the changes.

populations were black as contrasted with only 5 percent of suburban populations [U.S. Bureau of the Census, 1970]. Outside the South, Negroes were over 17 percent of the population of central cities of metropolitan areas outside the South, but only 3 percent of their suburban populations.

Housing market segregation does not end with the exclusion of blacks from suburban areas, because Negroes also are intensely segregated within central cities. Karl and Alma Taeuber have calculated segregation indexes for central cities in 1940, in 1950, and in 1960 using census block statistics. These indexes, which assume values between zero and 100, measure the extend to which observed racial patterns of residence by block differ from a pattern of proportional representation. A value of zero indicates a completely even distribution of Negroes, i.e., the proportion of Negroes on every block is the same and equal to the proportion of the entire central city. A value of 100 indicates the opposite situation of a completely segregated distribution, i.e., each block contains only whites or blacks, but not both. The higher the value of the index, the higher the degree of residential segregation. Values for the 156 central

cities analyzed in 1960 ranged from 60 to 98 with only a few cities having values in the lower range of observations - only 5 cities have values below 70 [Taueber and Taueber, 1965].

Determinants of Segregation

Numerous explanations have been offered for the virtually total segregation of blacks. One of the most common is the contention that Negroes are concentrated within particular neighborhoods because they are poor, spend too little on housing, or differ systematically from the majority white population in terms of other characteristics affecting their choice of residence. This socioeconomic hypothesis is easily evaluated empirically and several studies have examined it [Taueber and Taueber, 1965; Pascal; Meyer, Kain, and Wohl, McEntire]. Without exception these studies have determined that only a fraction of the observed pattern of Negro residential segregation can be explained by low incomes or other measurable socio-economic differences.

Although many tests of the socio-economic hypothesis rely on elaborate statistical methods, even the most primitive

analyses are sufficient to raise serious doubts. If low income explains the concentration of Negroes in central cities, it also should be true that most low income whites live in central cities and that most of the small Negro middle class live in the suburbs. Yet, as the data presented in Table 1 illustrate, almost as many low income whites live in the suburban rings of the largest metropolitan areas as live in the central cities. For example, 52 percent of Detroit's poor white families live in suburbs, but only 11 percent of its poor Negro families. In fact, the proportion of low income whites living in the suburbs is not very different from the proportion of all whites.

The situation is completely different for Negroes. Relatively few high income (over $10,000 per year) Negroes live in suburbs. Indeed, in all eleven SMSA's, the percentage of high income Negroes living in suburban areas is considerably less than that of low income whites. For example, in Cleveland only 20 percent of high income Negroes live in the suburbs as compared with 80 percent of high income whites and 66 percent of low income whites. Clearly, income is not the explanation for the underrepresentation of high income Negroes in the suburbs.

Another "explanation" holds that the segregation of Negroes is the result of a desire "to live with their own kind" and that this is a "normal" and "healthy" manifestation of a pluralistic society. The immigrant colonies that are evident even today in many cities are offered as evidence

Table 1. Percent of White and Negro Families Living in the Suburban Ring of Eleven Large SMSA's in 1970[a].

	% Total	% Income $ 3,000	% Income $10,000	% Total	% Income $3,000	% Income $10,000
New York	36.2	16.6	40.0	11.5	7.7	14.5
Los Angeles-Long Beach	58.3	45.9	58.1	31.5	24.6	37.5
Chicago	61.1	36.4	64.6	10.4	6.1	12.3
Philadelphia-Camden	67.6	47.8	71.7	22.6	16.9	23.4
Detroit	75.5	51.5	78.3	12.8	10.6	11.7
San Francisco-Oakland	71.9	47.4	72.8	33.1	26.5	35.2
Boston	79.8	65.9	84.5	17.6	13.3	27.1
Washington, D.C.	90.2	73.1	89.3	23.6	14.2	25.6
Pittsburgh	81.5	72.2	82.9	38.2	32.7	40.7
Cleveland	73.4	66.2	80.0	13.5	5.8	20.1
St. Louis	69.4	61.2	85.6	32.9	31.5	36.8

Sources: U.S. Bureau of the Census, Census of Housing, 1970; Metropolitan Housing Characteristics, Final Report, HC (2) - Parts 30,44,46,60,120,149,165,168,187,195,232. (GPO, 1972); U.S. Bureau of the Census, 1970 Census of Population and Housing. United States Summary. "General Demographic Trends for Metropolitan Areas. 1960 to 1970." Final Report, PHC (2) - 1. (GPO, 1970) Table 10, pp. 1-34.

[a] For New York and Chicago the suburban ring is the difference between the Standard Consolidated Area and the central city. For St. Louis the ring is the difference between the SMSA and both East St. Louis and the central city of St. Louis. For all other cities, it is the difference between the SMSA and central city. San Francisco-Oakland, Los Angeles-Long Beach, and Philadelphia-Camden are counted as two central cities.

of the "normality" of this behavior. It is true that a number of identifiable ethnic and nationality groups have exhibited some degree of segregation in American cities. However, the differences between their experience and that of the American Negro are so marked as to invalidate the historical analogy [Lieberson, Duncan and Lieberson, Taueber and Taueber, 1964].

The intensity of Negro residential segregation is greater than that documented for any other identifiable subgroup in American history. Moreover, segregation of these other groups has declined over time, while that of Negroes has remained at a high level, and possibly increased. Finally, metropolitan areas are very different places than they were 30 or 50 years ago. They are far less compact and employment is much more dispersed. These widely scattered employment centers impose heavy commuting costs on many ghetto residents. No comparable disincentives existed when the ethnic colonies flourished.

To conclude that "voluntary" self segregation is responsible for much of the current pattern of Negro residential segregation, it is necessary to assume that Negroes have much stronger ties to their community than other groups. Although there is evidence of a growing cultural pride and a sense of community among blacks in recent years, it is impossible to assign much weight to this increased awareness as an explanation of these durable segregation patterns. Recognizing the dif-

ficulties of interpretation, recent surveys of Negro attitudes provide little support for the self segregation hypothesis. For example, 68 percent of a random sample of U.S. Negroes interviewed by the Harris Poll in 1966 indicated a preference for living in integrated neighborhoods. This fraction is somewhat larger than the 64 percent expressing this opinion in 1963, in spite of the growth of Black Power rhetoric during the period. Similarly, only 20 percent of Negroes interviewed in 1963 and 17 percent in 1966 indicated a preference to live in all black neighborhoods. The fraction of Northern Negroes preferring Negro neighborhoods was even smaller (8 percent in 1966), and the fraction of middle and upper income respondents in the North was still smaller (6 percent) [Brink and Harris].

In spite of the lack of any systematic evidence which supports the self segregation hypothesis, it is difficult to dispose of. The problem is that it is virtually impossible to determine finally the role of self segregation as long as strong traces of majority (white) antagonism toward Negro efforts to leave the ghetto remain. The physical dangers of moving out of the ghetto are probably less today than in the past, but many subtle and indirect forms of intimidation and discouragement still exist.

Evidence of the methods used to enforce housing market segregation is more difficult to obtain today than in the

past. Open occupancy laws, which forbid discrimination in the sale and rental of housing on the basis of race, and a decline in clearcut community approval for such practices, have caused opponents of open housing to resort to more subtle and secretive methods. This is a new situation. Until very recently the most important devices used to enforce segregation could hardly be called subtle. Deed restrictions (racial covenants), the appraisal practices of the FHA and private lending institutions, the actions of local officials, and the practices of real estate agents were among the most important of these [McEntire; Abrams; Thompson, McEntire: U.S. Commission on Civil Rights; National Committee Against Discrimination[. Because residential patterns have a great deal of inertia, the effect of these now discredited devices will long be felt.

Even if there were no future resistance to Negro efforts to leave the ghetto, the cumulative effects of decades of intense discrimination will have long lasting impacts. If these inimical patterns of housing market segregation are to be destroyed, strong laws, vigorous enforcement, and powerful incentives for integration will be necessary. In determining the range of corrective action both needed and justified, it is important to recognize the extent of discriminatory actions and particularly the complicity of government and law.

At the same time it should be understood that the most essential ingredient is strong moral leadership by black leaders and intellectuals and the support of the entire black community for those black pioneers who leave the ghetto to seek greater opportunity for themselves and their children in a strange and frequently hostile environment. All too often today, they instead must combat the suspicious and hostility of the black community as well.

Costs of Housing Market Discrimination

Any discussion of the welfare losses imposed on blacks by racial discrimination in urban housing markets should distinguish between those costs associated with housing consumption and those due to limitations on residential location. Insofar as economists have considered housing market discrimination at all, they have generally asked only whether housing market discrimination causes black households to pay more than white households for identical bundles of housing services. A definitive answer even to this apparently simple question has proved elusive because of the inherent methodological questions it involves. There is now general agreement, however, that blacks typically pay more than whites for the same housing bundles.

A recent high quality study by Robert Gillingham using BLS and census data for 1960-61 provides the best and most extensive systematic evidence of the magnitude of discrimination

markups for rental properties [Gillingham]. Of the ten large SMSA's included in his study, Gillingham found evidence of discrimination markups in all but one, San Francisco. This evidence is presented in Table 2.

Gillingham's findings are consistent with earlier investigations based on aggregate census data by Richard Muth for Chicago in 1950 and 1960, by Ridker and Henning for St. Louis in 1960, and by numerous others [Muth, 1969; Becker; Haugen and Heins; Duncan and Duncan, 1957; Duncan and Hauser; McIntire; Ridker and Henning; Tilly, Jackson, and Kay; Rapkin; and Rapkin and Grigsby]. For example, Muth obtained estimates of discrimination markups of between 10 and 20 percent for owners and between 2 and 5 percent for renters in Chicago in 1960* [Muth, p. 239]. Similarly, Ridker and Henning obtained discrimination markups for owner occupied units in St. Louis of 20 percent. Indeed, of the large number of studies that have examined the problem, only two, one by Martin Bailey (South side of Chicago) and the other by Victoria Lapham (Houston), find no evidence of discrimination markups [Bailey; Lapham]. The methodological difficulties of Bailey's study are too numerous to discuss at this point; those of Lapham's are obvious. Lapham considers no neighborhood characteristics, even though Gillingham's and numerous other studies have shown them to be as important as structure attributes in determining housing prices and rents.

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* Muth does not interpret his empirical findings as evidence of a discrimination markup. Instead he contends they result from higher supply costs for housing blacks. However, he presents no direct evidence to support his interpretation.

Table 2. Estimated Discrimination Markups for Non-white Renters, 1960-61.

City	Percent
Chicago	20.4
Los Angeles	9.5
Detroit	9.6
Boston	3.1
Pittsburgh	16.9
Cleveland	12.6
Washington, D.C.	3.0
Baltimore	17.4
St. Louis	13.4
San Francisco-Oakland	-0.1

Source: Robert F. Gillingham, "Place to Place Rent Comparisons Using Hedonic Quality Adjustment Techniques," Research Discussion Paper No. 7, March 1973, U.S. Bureau of Labor Statistics, Research Division, Office of Prices and Living Conditions, Washington, D.C., p. 60.

There is some reason to believe these discrimination markups may have declined somewhat in the past 13 years as the rate of growth or urban black populations has declined [Schnare]. However, analyses by King an Mieszkowski and by John Quigley and me using more recent data indicate that comparable differentials remain [King and Mieszkowski; Kain and Quigley, 1972a; Kain and Quigley, 1972b]. The King-Mieszkowski study obtained discrimination markups varying between 13 and 22 percent for rental households in New Haven, Connecticut in 1968-69. Discrimination markups appear to be higher in areas with larger and more rapidly growing black populations and in areas where black populations are restricted to the central city [Haugen and Heins].

Although discrimination markups of this magnitude represent serious welfare losses for black Americans, they are only the tip of the iceberg. Nearly all available estimates of discrimination markups implicitly assume that housing is a homogeneous good and that housing in the ghetto is the same as housing outside the ghetto, except for price. In fact, housing is a bundle of heterogeneious attributes and the characteristics of housing bundles available in the ghetto differ from those available in the rest of the metropolitan housing market. Finally, the discrimination markups of these numerous housing bundles or attributes are not uniform [Kain and Quigley, 1973; Straszheim; Apgar and Kain].

ghetto differ from those available in the rest of the metropolitan housing market. Finally, the discrimination markups of these numerous housing bundles or attributes are not uniform [Kain and Quigley, 1973; Straszheim; Apgar and Kain].

Using the methodology employed in earlier studies, John Quigley and I obtained estimates of discrimination markups of 5 percent for owner-occupied units and 9 percent for rental units in St. Louis, Mo., in 1967 [Kain and Quigley, 1970]. But, when the heterogeniety of housing markets is taken into account, the estimated price differences are much large Our analysis reveals that the typical ghetto rental unit could be obtained for 13% less in all white areas, while the typical non-ghetto rental and owner-occupied units would cost 14% and 15% more respectively in the ghetto than in the non-ghetto housing market [Kain and Quigley, 1973].

Worse yet, many desirable housing bundles are either very scarce or completely unavailable in the ghetto. To consume these desirable kinds of housing, Negro households have to seek housing in neighborhoods not sanctioned for Negro occupancy. There, without guarantee of success, they must devote inordinate amounts of time and money to house-hunting, and subject themselves and their families to humiliation and harassment. As a result most blacks limit their search for housing to the ghetto. Housing market discrimination thus operates to restrict black access to the newest, highest quality housing in the best neighborhoods. It is

hardly surprising, as a result, that black households consume less of both neighborhood and dwelling unit quality and exterior space and spend less on housing than would be predicted from a knowledge of their incomes and other characteristics [Kain and Quigley, 1973].

Quantitative estimates of these effects for St. Louis households, summarized in Table 3, illustrate how these supply restrictions affect Negro consumption of four housing bundle components: dwelling quality, interior space, neighborhood quality, and exterior space. The first column in Table 3 gives the average quantities of each housing bundle component consumed by the Negro households in our St. Louis sample. The second column presents our estimates of how much of each housing bundle component of these black households would consume on the average if they were white. The third column shows the average quantity of each housing bundle component consumed by the white households in our sample. The difference between the second and third column then provides a measure of the difference in black and white housing consumption that can be explained by differences in income and other socio-economic characteristics of the white and black households included in our sample. Mahlon Straszheim's recent analysis of the San Francisco-Oakland housing market reveals a similar tendency for black households to consume less of high quality components of housing bundles [Straszheim].

These same supply restrictions insure that blacks are much less likely to be homeowners than white households of

Table 3. Estimates of Housing Consumption by St. Louis Households*

	Actual Black	Est. Black Consumption	Actual white Consumption
Dwelling Quality	9.10	20.53	24.52
Interior Space	55.03	55.07	58.10
Neighd. Quality	42.21	48.08	49.84
Exterior Space	5.42	6.21	11.03

* Estimates of the four housing bundle components shown in Table 2 were obtained by weighting the quantities of a large number of housing attributes by the price of these attributes outside the ghetto and aggregating them into the four housing bundle components shown. The housing attributes included in dwelling quality are indexes that measured the quality and condition of both the interior and exterior of the dwelling unit (structure), the presence of hot water, whether the unit was centrally heated, and structure age. Interior space is measured in terms of number of rooms and number of bedrooms for the analyses presented in this Table. A separate analysis of single-family, owner-occupied units also included the number of square feet as a measure of interior space with similar results. Neighborhood quality is based on indexes of the quality of adjacent units and of the block face and on the median level of education of residents of the census tract where the unit is located. Exterior space is simply lot size in the case of one-family structures and the lot size per dwelling unit in the case of multi-family structures.

Source: John F. Kain and John M. Quigley, Discrimination and Heterogeneous Housing Stock: An Economic Analysis (New York: National Bureau of Economic Research, 1972).

similar income and family structure. For example, John Quigley and I found that while only 18 percent of black households in Chicago were homeowners, 47 percent would have been homeowners in the absence of housing market discrimination [Kain and Quigley, 1972]. As Table 4 illustrates, similar differences were obtained for 17 other large metropolitan areas; the differences between the actual and "expected" black ownership rates shown in Table 4 appear to be related systematically to the extent to which the central city ghetto contained units suitable for owner occupancy and the extent of black access to suburban housing [Kain and Quigley, 1973].

Restrictions on Negro homeownership opportunities have far greater ramifications than may be evident at first glance. An effective limitation on homeownership can increase Negro annual housing outlays by over 30 percent, assuming no price appreciation. Moreover, given reasonable assumptions about increases in housing prices, a Negro household prevented from buying a home in 1950 would have out-of-pocket housing costs in 1970 more than twice as high as the costs would have been if the family had purchased a home twenty years earlier [Kain and Quigley, 1972]. These increases in housing costs are in addition to any price on discrimination markups.

Of course, much of the savings from homeownership results from the favorable treatment accorded homeowners under the federal income tax. Since Negro households at all income levels are impeded by housing market discrimination from pur-

Table 4. Actual and Expected Proportions of Negro Households Who Are Homeowners by SMSA in 1960.

SMSA	Actual	Expected
Atlanta	.31	.52
Boston	.21	.43
Chicago	.18	.47
Cleveland	.30	.58
Dallas	.39	.54
Detroit	.41	.67
Los Angeles/Long Beach	.41	.51
Newark	.24	.50
Philadelphia	.45	.66
St. Louis	.34	.55
Baltimore	.36	.61
Birmingham	.44	.56
Houston	.46	.56
Indianapolis	.45	.58
Memphis	.37	.50
New Orleans	.28	.40
Pittsburgh	.35	.59
San Francisco-Oakland	.37	.51

Source: The estimates for 1960 are from, John F. Kain and John M. Quigley, "Housing Market Discrimination, Homeownership, and Savings Behavior," American Economic Review, June, 1972.

chasing and owning single family homes, they are prevented from taking full advantage of these tax benefits. The loss of tax benefits is greatest for middle and upper income black households, since tax savings from homeownership increase with income.

Indirect Effects on Black Households

Restrictions on black access to homeownership may explain why Negro households at every income level have less wealth than white households [Terrell, Bell]. As Table 5 illustrates, the mean wealth of black households (assets minus liabilities) in 1966 was only $3,779 as contrasted with a mean ownership of wealth of $20,153 for white households. In part this reflects the lower current and past incomes of black households, but as the estimates by income class in Table 5 illustrate, this finding holds for black households at each level of income.

A simple example demonstrates the substantial effect of homeownership on capital accumulation by low and middle income households. The average house purchased with an FHA 203 mortgage in 1949 had a value of $8,286 and a mortgage of $7,101. If this house had been purchased with a twenty-year mortgage by a thirty-year-old household head, and if the home neither appreciated or depreciated, the purchaser would have saved more than seven-thousand dollars and would have owned his home free and clear by his fiftieth birthday.

Table 5. Total Net Wealth of White and Black Families, by Income Class (Mean Amts. in $)

Income Class	Net Wealth		Ratio of Black to White Wealth	Wealth-Income Ratio	
	White	Black		White	Black
$ 0-2,499	$ 10,681	$ 2,148	20.1		1.61
2,500-4,999	13,832	2,239	16.1		0.62
5,000-7,499	13,954	4,240	30.4		0.69
7,500-9,999	16,441	6,021	36.6		0.70
10,000-14,999	24,304	8,694	35.8		0.74
15,000-19,999	43,413	20,533	47.3		1.22
20,000 & over	101,009	30,195	29.9		1.26
All Units	20,153	3,779	18.8		0.81

* Evaluated at mean income within each income class

Source: Henry S. Terrell, "Wealth Accumulation of Black and White Families: The Empirical Evidence," Journal of Finance, 26 (1971)

Moreover, if we assume that the price of this single family home increased by a conservative two and one-half percent per year, the purchaser would have accumulated assets by age fifty worth at least $16,000, a considerable sum that he could use to reduce his housing costs, to borrow against for the college education of his children, or simply to hold for his retirement.

The full effects of housing market discrimination extend far beyond housing and include additional, more subtle costs and welfare losses for the black population. Segregated housing patterns create unequal educational opportunity, increase insurance and other living costs, and contribute to employment discrimination for blacks.

De facto segregation, rooted in racial discrimination in urban housing markets, has displaced de jure segregation as the principal cause of segregated education and the inferior quality it typically signifies [U.S. Commission on Civil Rights, 1967; Hanushek]. Again it is middle class and upwardly mobile blacks, who wish their children to have the best education possible, who suffer most from existing patterns of segregated education.

Blacks who buy homes in the ghetto either are forced to pay more for theft and fire insurance than would be the cost in suburban communities, or are unable to obtain coverage at all [Holshouser, et. al.]. Mortgage financing is more

difficult to obtain and often can be obtained only on less favorable terms than in the suburbs. These premiums are in addition to the discrimination markups and homeownership considerations discussed previously. Ghetto residents, moreover, usually must pay more for auto insurance than suburban whites.

Housing segregation and discrimination reinforce more direct forms of employment discrimination. Geographic limitations on the residential choice of non-whites ensure that blacks can reach many jobs only by making time-consuming and expensive commutes [Kain, 1968; Mooney; National Committee Against Discrimination]. If blacks seek, obtain, and accept these distant jobs, their real wages (money wages minus the money and time outlays for commuting) will be less than those of comparable white workers. Often they will not even learn of available jobs far from the ghetto or will not bother to apply because of the cost and difficulty of reaching them. Faced with these difficulties, they may accept low paying jobs near the ghetto or no job at all, choosing leisure and welfare as rational alternatives to low pay and poor working conditions.

Implications for Public Policy

The preceding discussion makes it clear that progress in improving the welfare of black Americans depends critically on providing them access to the entire metropolitan housing market on the same basis as whites. To accomplish this objective a number of economists have proposed the use of payments to encourage whites to move into predominantly black neighborhoods and to encourage blacks to

move into all or predominantly white neighborhoods. The size of these payments would be scaled to the degree of integration existing in the neighborhood. No payments would be provided to blacks who choose to live in all black neighborhoods or to whites choosing all white neighborhoods. Although simple incentives of this kind are hard to fault on grounds of narrow economic efficiency, they have little chance of gaining public acceptance. Still, a number of more modest schemes in the spirit of this proposal might be accepted by the public, particularly if they were aware of the full cost of existing patterns of racial discrimination.

In principle, a housing allowance program could be a nearly ideal instrument to achieve an orderly reduction in the geographic isolation of black Americans. The allowances could be structured to encourage greater racial and economic integration, and, more importantly, to discourage the intense concentration of black and poverty populations that produce unfavorable neighborhood effects in urban housing markets. Specifically, allowances either could be scaled to the social and economic concentration of particular neighborhoods or quotas could be employed. In the first instance, housing allowance recipients would be given larger allowances for housing in neighborhoods where few allowance recipients currently resided. A quota system might operate with a uniform allowance, but refuse to approve units in neighborhoods once the number of recipients reaches a certain prescribed level. Quotas

and sliding subsidy scales might be justified as a way to spread the burden, to insure that no community or neighborhood is forced to accept a disproportionate number of disadvantaged households, and to minimize the likelihood of adverse neighborhood effects. HUD is currently engaged in a large scale program of housing allowance experiments. Although HUD officials obviously hope the program will reduce racial concentration somewhat, they, to my knowledge, have given no consideration to using the program in the manner described. In fact, they appear concernedthat fears of too rapid a dispersal of the black population might provoke opposition to the proposal.

A housing allowance program also could provide attractive opportunities to aid minority households in locating housing outside the ghetto and to monitor the activities of lenders, builders, and housing suppliers. The success of such measures, of course, depends on adequate and sympathetic staffing and on high level support for the aims of the program. Extreme care would have to be taken to insure that these information and counseling programs did not operate in precisely the opposite way, i.e., to discourage black households from searching for housing outside the ghetto and to channel them into the ghetto housing supply.

The overwhelming evidence that discrimination reduces the opportunity of black households to be homeowners provides a powerful rationale for a special minority mortgage loan program. At minimum, the large impact of this impairment on Negro housing costs and on the ability of black house-

holds to save and to accumulate wealth justifies a special effort to insure that the mortgage applications of black households receive sympathetic review under existing programs, regardless of the location of the properties concerned. It is crucial that these programs give full credit to the earnings of black females in the assessment of the financial strength of potential black borrowers. Female earnings are, of course, far more important for black households than for white households.

The effectiveness of both existing programs and any special minority mortgage loan program would be appreciably diminished by the limited supply of suitable housing in existing black neighborhoods. Therefore, blacks wishing to buy properties outside of established minority concentrations should be assured that these mortgage applications receive rapid and sympathetic review under existing programs. In addition, it would be desirable to develop legislation that would enable FHA to give more favorable terms (lower interest rates, smaller down payments, and longer terms) to minority households purchasing properties in areas distant from the ghetto.*

Negro households are a large potential market for homeownership. As Negro incomes continue to increase, this potential demand will grow. It is well to emphasize, however,

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* Such a policy may raise some significant Constitutional issues. The evidence of the efforts of discrimination on black homeownership and black housing consumption, however, might justify a remedial program of this kind.

that these higher levels of homeownership will not be realized unless Negro households gain access to a supply of suitable housing. A combination of favorable terms, good service, and aggressive marketing by FHA would be a powerful force to loosen the barriers to Negro entry into middle and high income neighborhoods. Such policies would enable black households to obtain the higher quality housing which existing patterns of discrimination and segregation now appear to prevent them from consuming.

A minority mortgage loan program would help redress the effects earlier FHA policies that made it difficult or impossible for minorities to acquire housing in white residential areas, policies that were among the most effective instruments for maintaining segregated living patterns. A minority mortgage program should be designed to reduce the pressure on transitional neighborhoods in the path of ghetto expansion rather than to exacerbate it. At minimum, it should be neutral in terms of residential location. Preferably, it should encourage minority households to seek out housing in predominantly white middle and upper income neighborhoods distant from existing minority concentrations.

Government price guarantees for properties located in the path of ghetto expansion should also be considered. It is widely believed that racial integration causes property values to decline. Although this belief would appear to be inconsistent with the evidence that housing prices and rents are higher in the ghetto than outside, a number of studies

of the trends in housing prices in transitional neighborhoods have identified a pattern of short run price movements that may explain this apparent contradiction [Karlin, Phares, McKenna, and Werner].

White demand for properties in threatened neighborhoods may suddenly fall off in anticipation of their transition to Negro occupancy. Although prices are eventually reestablished at an even higher level, they may reach quite low levels during the hiatus between white flight and large scale black entry. Owners who panic and sell their properties during this period may suffer large capital losses. Even a few experiences of this kind, no matter how atypical, may be sufficient to perpetuate white fears about the effect of integration on the value of their properties.

If a program could be designed to support prices during critical periods in transitional neighborhoods, it would remove a source of racial hostility, inhibit panic selling, and perhaps help stabilize neighborhoods in the path of ghetto expansion. It would be difficult to design a program of this kind because of the complexity of urban housing markets and the difficulty of disentangling the short run dynamics accompanying racial integration from longer run influences in housing markets. Even so, the feasibility of such a program should be investigated. Extreme care should be taken, however, to insure that the program does not encourage more rapid transition.

Some Concluding Observations

Black Americans remain intensely segregated in U.S. metropolitan areas. Still there are some indications that growing numbers of black households are moving to the suburbs. A full evaluation of these changes and their implications must await more detailed analyses, but the limited evidence available suggests that the forces of housing discrimination in a number of metropolitan areas are waning. At the same time, other metropolitan areas, particularly those in the South, may be becoming more segregated. Historically, southern metropolitan areas, particularly older ones, did not exhibit the massive concentration of black households which characterized northern ones. Unfortunately, they appear to be developing patterns of racial segregation similar to those found in large northern metropolitan areas.

Qualitative changes in recent decades in the nature of the forces that maintain housing market segregation provide even more basis for optimism. A few years ago, the government actively supported and maintained segregated living patterns. The most effective weapons to maintain segregation, for example, racial covenants and FHA mortgage loan policies, have been struck down by the courts or eliminated through legislative or executive action. Racial discrimination in urban housing markets is now unlawful and the federal government and numerous state and local governments have promulgated a number of important regulations that would limit the

ability of lenders, brokers, sellers, property owners and developers to discriminate against minorities.

These changes in law and in government policy and practice reflect long-term trends in the attitudes of the American population toward racial discrimination [Sheatsly]. Whereas a short time ago an individual who would openly discriminate in housing could expect strong vocal approval from his friends and neighbors, today he often will feel obliged to hide his actions and motives. Brokers, who once openly refused to serve blacks, must now disguise their discriminatory actions. Because of changes in law and community attitudes, brokers are increasingly willing to show property in white neighborhoods to black households.

Unfortunately, at the same time that there are encouraging signs that the barriers to blacks seeking housing outside the ghetto are somewhat less, many black leaders and intellectuals appear to have lost their zest for integration as a goal. Increasing numbers of individual black households are finding their way out of the ghetto, but they do so in general without the active support of black leaders and intellectuals. Indeed in some instances they encounter hostility from the black community for their efforts to obtain a better life for themselves and their families. This attitude, if it persists, will retard the progress of both individual upward mobil black households and the black population as a whole. The recent lack of enthusiasm for, or antagonism toward, racial integration reflects a flirtation with black separation and black economic development.

In my judgment, economic and political separatism is not a viable strategy to achieve rapid improvements in black welfare. This is not to say that a number of specific proposals advanced in the name of black or ghetto economic development may not be valuable. But for the reasons identified in this paper and elsewhere, I continue to believe that the best, and perhaps only, way to obtain equality of opportunity and achievement for black Americans is through the elimination of discriminatory practices, and particularly in housing.

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